

**Fill in this information to identify the case:**

Debtor 1 Russell A. Zsikai

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio  
(State)

Case number 18-15440-jps

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as  
Trustee of the Igloo Series IV Trust

Court claim no. (if known): 4

Last 4 digits of any number you use to  
identify the debtor's account: 7472

Date of payment change:  
Must be at least 21 days after date 06 / 01 / 2020  
of this notice

New total payment: \$ 592.66  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 344.76

New escrow payment: \$ 343.12

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Russell A. Zsikai

First Name

Middle Name

Last Name

Case number (if known) 18-15440-jps

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 04 / 30 / 2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949 ) 427 - 2010

Email

bknotifications@ghidottiberger.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: April 22, 2020

RUSSELL A ZSIKAI  
5 INDIANOLA AVE  
PAINESVILLE OH 44077

Loan:  
Property Address:  
5 INDIANOLA AVENUE  
PAINESVILLE, OH 44077

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:			249.54	249.54
Escrow Payment:			344.76	343.12
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$594.30	\$592.66

Escrow Balance Calculation		
Due Date:		Nov 01, 2019
Escrow Balance:		231.74
Anticipated Pmts to Escrow:		2,413.32
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$2,645.06

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019				1,325.35	*	0.00	(1,325.35)
Nov 2019		716.70			*	0.00	(608.65)
Dec 2019		358.35			*	0.00	(250.30)
Feb 2020		716.70			*	0.00	466.40
Feb 2020				1,053.98	* County Tax	0.00	(587.58)
Feb 2020				201.37	* County Tax	0.00	(788.95)
Mar 2020		662.34			*	0.00	(126.61)
Mar 2020		358.35			*	0.00	231.74
					Anticipated Transactions	0.00	231.74
Apr 2020		2,068.56					2,300.30
May 2020		344.76					2,645.06
	\$0.00	\$5,225.76	\$0.00	\$2,580.70			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 22, 2020

RUSSELL A ZSIKAI

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,645.06	2,862.03
Jun 2020	343.12	1,587.00	Homeowners Policy	1,401.18	1,618.15
Jul 2020	343.12	1,073.11	County Tax	671.19	888.16
Jul 2020		201.93	County Tax	469.26	686.23
Aug 2020	343.12			812.38	1,029.35
Sep 2020	343.12			1,155.50	1,372.47
Oct 2020	343.12			1,498.62	1,715.59
Nov 2020	343.12			1,841.74	2,058.71
Dec 2020	343.12			2,184.86	2,401.83
Jan 2021	343.12			2,527.98	2,744.95
Feb 2021	343.12	1,053.98	County Tax	1,817.12	2,034.09
Feb 2021		201.37	County Tax	1,615.75	1,832.72
Mar 2021	343.12			1,958.87	2,175.84
Apr 2021	343.12			2,301.99	2,518.96
May 2021	343.12			2,645.11	2,862.08
	<u>\$4,117.44</u>	<u>\$4,117.39</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 686.23. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 686.23 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,645.06. Your starting balance (escrow balance required) according to this analysis should be 2,862.03. This means you have a shortage of 216.97. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,117.39. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	343.12
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$343.12</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
L. Bryant Jaquez, Esq. (SBN 252125)  
GHIDOTTI | BERGER, LLP  
1920 Old Tustin Ave.  
Santa Ana, CA 92705  
Ph: (949) 427-2010  
Fax: (949) 427-2732  
bjaquez@ghidottiberger.com

Authorized Agent for Creditor  
U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO – CLEVELAND DIVISION

In Re:	)	CASE NO.: 18-15440-jps
	)	
Russell A. Zsikai,	)	CHAPTER 13
	)	
Debtors.	)	<b>CERTIFICATE OF SERVICE</b>
	)	
	)	
	)	
	)	
	)	
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	)	
	)	

**CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On April 30, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

**Debtor**

Russell A. Zsikai  
5 Indianola Avenue  
Painesville Township, OH 44077

**Chapter 13 Trustee**

Lauren A. Helbling  
200 Public Square Suite 3860  
Cleveland, OH 44114-2321

**Debtor's Counsel**

Jann C. Washington  
5001 Mayfield Road Suite 111  
Lyndhurst, OH 44124

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 30, 2020 at Santa Ana, California

/s/ Jeremy Romero  
Jeremy Romero